## We claim:

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A customer acquisition method comprising the steps of:

selecting a customer account record of a first entity, said customer account record

- 3 including a customer identifier;
- determining if an individual indicated by said customer identifier is a customer of
- 5 a second entity; and
- providing an acquisition offer to said individual to pay an amount if said
- 7 individual becomes a customer of said/second entity.
- 1 2. The method of claim 1, further comprising the step of determining whether said
- 2 individual satisfies predefined criteria for receiving said <del>acquisition</del> offer.
- 1 3. The method of claim 2, wherein said predefined criteria includes geographic
- 2 conditions.
- 1 4. The method of claim 2, wherein said predefined criteria includes demographic
- 2 conditions.
- 1 5. The method of claim 2, wherein said predefined criteria includes financial
- 2 conditions.
- 1 6. The method of claim 1, wherein said customer account record further indicates an
- 2 amount due and said method further comprises the step of determining whether said amount due
- 3 satisfies predefined criteria for receiving said acquisition offer.
- The method of claim 6, wherein said amount due is less than or equal to a
- 2 maximum amount specified by said second entity.

8. The method of claim 1, wherein said individual must agree to remain a customer of said second entity for a predefined minimum period of time.

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9. The method of claim 1, wherein said acquisition offer is provided to said individual in a billing statement of said first entity.

1 10. The method of claim 1, further comprising the step of determining if said customer has accepted said acquisition offer.

11. A customer acquisition system comprising:

a memory for storing a customer account record of a first entity, said customer account record including a customer identifier;

a processor operatively coupled to said memory, said processor configured to: select a customer account record;

determine if an individual indicated by said customer identifier is a customer of a second entity; and

provide an acquisit on offer to said individual to pay an amount if said individual becomes a customer of said second entity.

12. A customer acquisition system comprising:

means for selecting a customer account record of a first entity, said customer account record including a customer identifier;

means for determining if an individual indicated by said customer identifier is a customer of a second entity; and

means for providing an acquisition offer to said individual to pay an amount if said individual becomes a customer of said second entity.

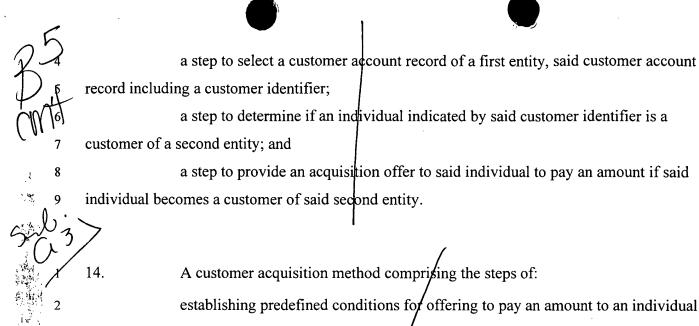
13. An article of manufacture comprising:

a computer readable medium having computer readable code means embodied thereon, said computer readable program code means comprising:

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establishing predefined conditions for offering to pay an amount to an individual

provided said individual becomes a customer of a first entity; and

providing said predefined conditions to a second entity to determine whether said

second entity should provide said acquisition offer to said individual.

The method of claim 14, wherein said predefined conditions are selected from the 15. 1 group consisting of geographic conditions, demographic conditions, financial conditions and a 2

maximum offer amount. 3

The method of claim 14, wherein said individual owes an amount due to said 16. 1

second entity and wherein said amount due is less than or equal to a maximum amount.

1 17. The method of claim 14, wherein said individual must agree to remain a customer

wider for a predefined minimum period of time. 2 of said <del>ser</del>

18. 1 The method of claim 14/wherein said acquisition offer is provided to said

individual in a billing statement of said second entity.

A customer acquisition system comprising:

a memory for storing a customer account records;

a processor operatively coupled to said memory, said processor configured to:

4	establish predefined conditi	ons for offering to pay an amount to an individual	
5	provided said individual becomes a customer of a first entity; and		
6	communicate said predefine	ed conditions to a second entity to determine whether	
7	said second entity should provide said acqu	uisition offer to said individual.	
1	20. A customer acquisition syst	em comprising:	
2	means for establishing pred	efined conditions for offering to pay an amount to an	
3	individual provided said individual becomes a customer of a first entity; and		
4	means for communicating s	aid predefined conditions to a second entity to	
5	determine whether said second entity should provide said acquisition offer to said individual.		
1	21. An article of manufacture c	omprising:	
2	a computer readable medium	n having computer readable code means embodied	
3	thereon, said computer readable program code means comprising:		
4	a step to establish predefine	d conditions for offering to pay an amount to an	
5	individual provided said individual becomes a customer of a first entity; and		
6	a step to communicate said	predefined conditions to a second entity to determine	
7	whether said second entity should provide said acquisition offer to said individual.		
i	22. A method for paying an am	ount due indicated on a billing statement, comprising	
2	the steps of:		
3	receiving an acquisition off	er to have at least a portion of said amount due paid by	
4	a third party in exchange for becoming a customer of said third party;		
5	indicating acceptance of sai	d acquisition offer for said third party to pay at least a	
6	portion of said amount due; and		
7	becoming a customer of said	d third party.	
1	23. The method of claim 22, while the	nerein said amount due is less than or equal to a	
2	maximum amount specified by said second entity		

- 1 24. The method of claim 22, further comprising the step of agreeing to become a
- 2 customer of said third party for a predefined minimum period of time.
- 1 25. The method of claim 22, wherein said acquisition offer is provided in a billing
- 2 statement.
- 1 26. The method of claim 22, wherein said step of indicating acceptance further
- 2 comprises the step of utilizing acceptance indicia on said billing statement.

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